

## Homelessness Prevention Guide

### Home Owners

It may be the loss of your employment, reduced income, increased living costs or other difficulties that you are experiencing that leads you to difficulties in meeting your mortgage commitments.

You should always try to address your difficulties as soon as possible because the sooner you request help, the sooner you will receive it.

There are a number of steps that a mortgage lender needs to follow before they can take any action against you. The consequences of not dealing with mortgage difficulties can be very severe and can lead to repossession and homelessness.

There is a lot of practical help and support that you can obtain prior to any court action at any point from a variety of organisations. You can also contact the Housing Advice Team on 01789 260861 for further advice and assistance or to book a housing advice appointment. You may wish to contact the Citizens Advice directly on 0300 330 1183. Or visit their website: [www.casouthwarwickshire.org.uk](http://www.casouthwarwickshire.org.uk). Citizens advice can offer advice in relation to financial difficulties.

### Relationship Breakdown

Relationship breakdowns are very difficult and will often have a major impact on your life. Your housing circumstances may have to change as a result of the relationship breakdown. This may be meeting the costs of your accommodation on a reduced income, knowing and exercising your housing rights, planning a move to alternative accommodation and matters regarding your children.

You can contact the Housing Advice Team for general housing advice and information specific to relationship breakdowns. Other considerations for you may be to:

- Join the Council's Housing Register which in our district is known as Home Choice Plus for you to be considered for a housing association home.  
<https://www.homechoiceplus.org.uk/>
- Make an application for welfare benefits.
- Make an application for Housing Benefit and the Council Tax Reduction Scheme or Universal Credit if you are in rented accommodation and are unable to afford your rent. You can find out what you may be entitled to using a benefit calculator:  
<https://www.gov.uk/benefits-calculators>
- Consider child maintenance options.
- Consider mediation methods through organisations such as Relate:  
<https://www.relate.org.uk/>

### Domestic Abuse, Violence, Harassment & Hate Crime

Domestic abuse is a serious crime that may have a severe effect on you being able to live in your home safely and without fear.

There is advice, help and support available at both local and national levels. In any event where you are experiencing violence, harassment or abuse or you are being threatened imminently with this, you should contact the Police immediately by calling 999. The perpetrators of these crimes will be breaking the law and the legal system and the Police should protect you.

In some circumstances, it may be a safe option for you to consider moving home, maybe to a different area. You may wish to contact Refuge: <https://www.refuge.org.uk/> who can offer

support for those experiencing abuse and information about available refuge spaces across the region.

You can contact the freephone 24-Hour National Domestic Violence Helpline: 0808 2000 247 for confidential information and support.

Warwickshire against domestic abuse: <http://www.talk2someone.org.uk/>

Further information in relation to domestic abuse can be found on Warwickshire County Council website: <https://www.warwickshire.gov.uk/abuse>

You may also wish to contact the Housing Advice Team on 01789 260861 to make an appointment to discuss your housing options if you feel unsafe in your home due to actual or threatened violence, harassment or abuse. You will be offered a confidential appointment with a Housing Advisor who will listen to your circumstances sensitively, sympathetically and professionally. Appropriate advice will then be given to ensure you retain a safe and secure roof over your head.

### **Tenancy Issues**

There is a variety of homelessness prevention work that the Housing Advice Team carry out in relation to resolving tenancy issues to help people remain in their homes.

If you fall behind with your rent payments you should speak to your landlord immediately and keep in regular contact with them. You may be entitled to Housing Benefit or Universal Credit or other help to meet your housing costs. The Council has a dedicated Housing and Financial Inclusion Advisor whose responsibility is to give advice on such matters to hopefully keep you in your home.

Other tenancy issues may be your landlord giving you a Notice to leave your private rented tenancy and prevention work will always begin with assessing the validity of Section 21 notices and tenancy documents.

For Housing Association tenancies, Homelessness Prevention work will often involve help to resolve tenancy breaches such as rent arrears or anti-social behaviour including court work.

Where necessary, support will be given to help identify and secure alternative private rented accommodation when this is necessary. Financial assistance may be available to access the private rented sector.

The Housing Advice Team will work closely with partner agencies and organisations in assisting you. This includes the Citizens Advice and support providers such as P3, St Basils, Together, SAHA (Salvation Army Housing Association).

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### **Young People**

Where a young person aged 16 or 17 years of age is threatened with homelessness, if appropriate, prevention of homelessness will always be the primary objective.

The Housing Advice Team will always attempt to make contact with the Parents, Guardians or equivalent who are making the young person homeless if appropriate to do so. Referrals to a formal mediation process may be necessary and this will normally be through Doorway.

The Council work together with Redditch Nightstop, Doorway and SAHA in providing short term placements where accommodation has to be provided.

When a 16 or 17 year old becomes homeless, it is the joint responsibility of Children

Services (Social Services) and the Council to carry out an assessment. This means a joint assessment involving Children Services and the Housing Advice Team will always need to take place to establish a housing pathway. If possible, this will focus on returning the young person to the parental home, where it is safe and practical to do so.

Where it is not possible and the young person remains homeless, supported accommodation is likely to be sought. In Stratford-on-Avon District, SAHA and Doorway provide supported accommodation for certain young people who are homeless and St Basils can provide housing related support.

Compass Warwickshire offer support for young people to help them tackle issues associated with substance misuse. For further information: <http://www.compass-uk.org/compass-warwickshire/>

### **Supported Accommodation**

The Housing Advice Team works closely with a number of supported accommodation and support service providers within the district.

If you have experienced particular difficulties in maintaining fully independent accommodation, a wide range of organisations and services exist to provide you with support to enable you to live successfully in the community as independently as possible.

This applies where you may have vulnerabilities due to mental ill health, physical ill health, learning disabilities, age, drug or alcohol, or ex-offending related issues and other circumstances that impact on your ability to maintain fully independent accommodation.

Such organisations are:

- Doorway - Helping Young Homeless People
- Together - Your Way for mental and physical health
- Orbit Independent Living
- Warwickshire County Council – Social Care and Support and Children’s services
- Stonham Housing - Stratford
- Refuge
- P3
- St Basils- Housing related support for young people
- SAHA- Accommodation based support for young people